

United States Bankruptcy Court  
Southern District of IndianaIn re:  
Aaron James Swartz  
Jamey Lynn Swartz  
DebtorsCase No. 15-05413-JMC  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0756-1

User: admin  
Form ID: b18Page 1 of 2  
Total Noticed: 23

Date Rcvd: Oct 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2015.

db/jdb cr +Aaron James Swartz, Jamey Lynn Swartz, 8814 Mario Creek Dr, Indianapolis, IN 46234-8517  
Ford Motor Credit Company, c/o Kroger, Gardis & Regas, LLP, Harley K. Means, 111 Monument Circle, Suite 900, Indianapolis, IN 46204-5125  
13481785 #+Bull City Financial, 1107 W Main St #201, Durham, NC 27701-2028  
13481792 +Hancock County Public Library, 900 W McKenzie Rd, Greenfield, IN 46140-1082  
13481793 +Helvey & Associates, Inc., 1015 E. Center Street, Warsaw, IN 46580-3420  
13481794 IMC Credit Services, 6955 Hillside Ct, Indianapolis, IN 46250  
13481795 +Japied Galleria, 375 Ghent Rd, Akron, OH 44333-4601  
13481797 +LB Gray LLC, 9100 Keystone Xing #850, Indianapolis, IN 46240-0015  
13481798 +Med Shield, 2424 E. 55th Street #100, Indianapolis, IN 46220-3679  
13481804 +Stellar Recovery Inc, 4500 Salisbury Rd #10, Jacksonville, FL 32216-8035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13481786 EDI: CAPITALONE.COM Oct 06 2015 23:18:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
13481787 EDI: CHASE.COM Oct 06 2015 23:18:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
13481788 +EDI: CREDPROT.COM Oct 06 2015 23:13:00 Credit Protection, 13355 Noel Rd #2100, Dallas, TX 75240-6837  
13481789 EDI: DIRECTV.COM Oct 06 2015 23:18:00 Direct Tv, PO Box 6414, Carol Stream, IL 60197  
13481790 +EDI: FORD.COM Oct 06 2015 23:13:00 Ford Credit, PO Box 650575, Dallas, TX 75265-0575  
13481791 +EDI: RMSC.COM Oct 06 2015 23:18:00 GE Capital Retail Bank, PO Box 4571, Carol Stream, IL 60197-4571  
13481799 +E-mail/Text: med1bknnotice@medlsolutions.com Oct 06 2015 23:33:29 Med-1 Solutions, 517 US Highway 31 N., Greenwood, IN 46142-3932  
13481800 +E-mail/Text: stacyv@midwesternaudit.com Oct 06 2015 23:33:14 Midwestern Audit Svc, 5278 Lovers Ln, Portage, MI 49002-1560  
13481801 EDI: PRA.COM Oct 06 2015 23:13:00 Portfolio Recovery Assoc. LLC, 120 Corporate Blvd, Norfolk, VA 23502  
13481803 E-mail/Text: bankruptcy@senexco.com Oct 06 2015 23:32:02 Senex Services, 333 Founds Rd, Indianapolis, IN 46268  
13481805 +EDI: RMSC.COM Oct 06 2015 23:18:00 Synch/Napa, PO Box 965036, Orlando, FL 32896-5036  
13481806 +E-mail/Text: ebn@unique-mgmt.com Oct 06 2015 23:33:37 Unique National Collection, 119 E Maple St, Jeffersonville, IN 47130-3439  
13481807 +EDI: RMSC.COM Oct 06 2015 23:18:00 Walmart, Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13481796 Jennifer Crowe  
13481802 ##+Revnue Recovery Group, 612 Gay St, Knoxville, TN 37902-1603

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

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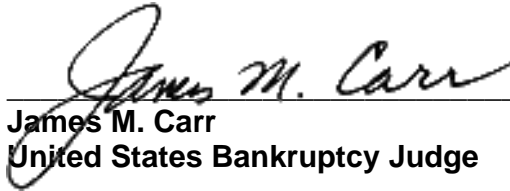
Date Rcvd: Oct 06, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2015 at the address(es) listed below:

Harley K Means on behalf of Creditor Ford Motor Credit Company hkm@kgrlaw.com,  
kmw@kgrlaw.com;ads@kgrlaw.com  
Mark S. Zuckerberg on behalf of Debtor Aaron James Swartz filings@mszlaw.com  
Mark S. Zuckerberg on behalf of Joint Debtor Jamey Lynn Swartz filings@mszlaw.com  
Michael J. Hebenstreit mjh@whzlaw.com, llw@whzlaw.com;IN58@ecfcbis.com;emw@whzlaw.com  
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 5



  
James M. Carr  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
Southern District of Indiana  
46 E. Ohio St., Rm. 116  
Indianapolis, IN 46204

B18 (rev 09/2015)

In re:

**Aaron James Swartz,**  
SSN: xxx-xx-8473 EIN: NA  
8814 Mario Creek Dr  
Indianapolis, IN 46234

Case No. 15-05413-JMC-7

**Jamey Lynn Swartz,**  
SSN: xxx-xx-4067 EIN: NA  
fka Janey Christ  
8814 Mario Creek Dr  
Indianapolis, IN 46234  
Debtors.

**DISCHARGE OF DEBTORS IN A CHAPTER 7 CASE**

The Court, after reviewing this case, finds that the debtors are entitled to a discharge.

**IT IS ORDERED** that the debtors are granted a discharge under 11 U.S.C. § 727.

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**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**